

**Information to identify the case:**

Debtor 1	<b>Robert Patrick Young</b>	Social Security number or ITIN	<b>xxx-xx-2059</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Stephanie Lynn Young</b>	Social Security number or ITIN	<b>xxx-xx-2429</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-23471-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert Patrick Young

Stephanie Lynn Young  
fka Stephanie Lynn Henry

4/14/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert Patrick Young  
Stephanie Lynn Young  
Debtors

Case No. 20-23471-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 14, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Patrick Young, Stephanie Lynn Young, 2102 Dutch Hollow Road, Jeannette, PA 15644-4508
aty	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
tr	+ Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15322819	+ Amber Sullenburger, 701 Stella Street, Jeannette, PA 15644-1364
15322826	Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
15322829	+ Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15322830	+ Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street, Suite C, Danville, IL 61834-4512
15322834	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15322833	+ PennyMac Loan Services, LLC, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027
15322837	+ Vervent / Yamaha, 10182 Telesis Ct., Ste 300, San Diego, CA 92121-4777
15322838	+ Vervent / Yamaha Motor Finance, Corporation, U.S.A., P.O. Box 504125, San Diego, CA 92150-4125
15322839	+ Wells Fargo Auto, MAC D0202-030, PO Box 33068, Raleigh, NC 27636-3068
15322844	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15322845	Yamaha Motor Finance Corp., U.S.A., Yamaha Financial Services, P.O. Box 206536, Dallas, TX 75320-6536

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 15 2021 04:05:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15322820	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
15322824	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 15 2021 03:25:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
15322821	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citibank / Best Buy, Citicorp Credit Services/ Centralized, Bankruptcy Dept., P.O. Box 790034, Saint Louis, MO 63179-0034

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15322822	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citibank, NA, Attn: Jane Fraser, President, 701 East 60th Street North, Sioux Falls, SD 57104-0493
15322823	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citibank, NA / Best Buy, Attn: Jane Fraser, President, 701 East 60th Street North, Sioux Falls, SD 57104-0493
15322825	Email/Text: bankruptcy@connexuscu.org	Apr 15 2021 04:05:00	Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
15322828	Email/Text: teller2@lescofcu.com	Apr 15 2021 03:25:00	LESCO Federal Credit Union, C/O Annette Rusnock, CEO/President, 2613 Ligonier Street, Latrobe, PA 15650
15322827	Email/Text: teller2@lescofcu.com	Apr 15 2021 03:25:00	Lesco Federal Credit Union, 2613 Ligonier Street, Latrobe, PA 15650
15322836	EDI: PRA.COM	Apr 15 2021 03:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
15322835	EDI: PRA.COM	Apr 15 2021 03:28:00	Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502
15322832	+ Email/Text: bankruptcyntices@psecu.com	Apr 15 2021 04:04:00	Pennsylvania State Employees Credit, Union, P.O. Box 67013, Harrisburg, PA 17106-7013
15322840	+ EDI: WFFC.COM	Apr 15 2021 03:28:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
15322842	EDI: WFFC.COM	Apr 15 2021 03:28:00	Wells Fargo Bank, N.A., P.O. Box 522, Des Moines, IA 50306-0522
15322841	EDI: WFFC.COM	Apr 15 2021 03:28:00	Wells Fargo Bank, N.A., P.O. Box 5132, Sioux Falls, SD 57117-5132
15322843	+ EDI: WFFC.COM	Apr 15 2021 03:28:00	Wells Fargo Bank, N.A. / Bob's Discount, C/O Charles W. Scharf, CEO & President, 420 Montgomery Street, San Francisco, CA 94104-1207

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15322831		Navient, Attn: Claims Dept, PO Box 9500, DE 19773

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor Robert Patrick Young dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Stephanie Lynn Young dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lisa M. Swope	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7